

United States Bankruptcy Court
Western District of New York

In re:
Kim M. Garbo
Debtor

Case No. 21-11053-CLB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0209-1
Date Rcvd: Apr 11, 2022

User: admin
Form ID: pdforder

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2022:

Recip ID	Recipient Name and Address
db	+ Kim M. Garbo, 99 Ilion Street, Tonawanda, NY 14150-5419

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: ustpregion02.bu.ecf@usdoj.gov	Apr 11 2022 18:20:00	Office of the U.S. Trustee, 300 Pearl Street, Suite 401, Olympic Towers, Buffalo, NY 14202-2523
	+ Email/Text: mrdiscen@discover.com	Apr 11 2022 18:20:00	Discover Bank, Attn: Roger Ilochschild, CEO, 2500 Lake Cook Road, Riverwoods, IL 60015-3801
	+ Email/Text: bkcy@collectlaw.com	Apr 11 2022 18:20:00	Kirschenbaum & Phillips PC, 40 Daniel St. Suite 7, POB 9000, Farmingdale, NY 11735-9000

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2022 at the address(es) listed below:

Name	Email Address
Christopher J Tyrpak	on behalf of Debtor Kim M. Garbo cjtyrpak@gmail.com

Joseph G Frazier

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trustee@joefrazierlaw.com jfrazier@ecf.axosfs.com

Joseph G. Frazier

on behalf of Trustee Joseph G Frazier jfrazierlaw@aol.com

Joseph W. Allen, 11

USTPRegion02.bu.ecf@usdoj.gov Joseph.W.Allen@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

IN RE

KIM M. GARBO

Debtor

Chapter 7

Case 21-11053

ORDER AVOIDING JUDGMENT LIEN

Whereas the Debtor, Kim M. Garbo, filed a Motion filed herein seeking an Order avoiding judgment lien having come on regularly to be heard, and Christopher J. Tyrpak appearing for the Debtor and no one appearing in opposition; and

Whereas an Order was entered on January 27, 2022 denying the Debtor's motion and allowing the Debtor to submit supplemental proof of insolvency; and

Whereas the Debtor submitted an Affidavit on April 6, 2022 outlining her financial condition as of the date of judgment lien entry that satisfactorily establishes the Debtor's insolvency as defined by 11 U.S.C. § 101(32); it is hereby

ORDERED that the following judgment lien docketed in the Erie County Clerk's Office is avoided as against the Debtor's property located at 99 Ilion Street, Tonawanda, NY pursuant to 11 U.S.C. § 522(h):

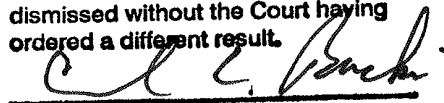
Lienor:	Discover Bank
Defendant:	Joseph P. Garbo
Court:	City of Tonawanda
Rendered:	12/20/2019
Judgment Amount:	3,310.63
Liber/Page:	Q 329/696

Dated: APR 11 2022



Hon. Carl L. Bucki
U.S. Bankruptcy Court, WDNY

This order is subject to the provisions of 11 U.S.C. Sec. 349 (b) (1) which statute automatically reinstates the above lien if this debtor's case is dismissed without the Court having ordered a different result.


U.S.B.J.